

REMARKS

Applicants and the undersigned are most grateful for the time and effort accorded the instant application by the Examiner. Applicants respectfully request reconsideration and withdrawal of the rejections presented in the outstanding Office Action.

Rejections under 35 U.S.C. § 102

Claims 7-9, 24, 25 and 28-29 stand rejected under § 102(b) as being anticipated by Rowney et al. (U.S. Patent No. 5,987,140, hereinafter “Rowney”). Applicants respectfully disagree and request reconsideration and withdrawal of these rejections.

Applicants incorporate their remarks directed to Rowney, submitted on June 28, 2011, by reference here. Again, Applicants respectfully submit that, as best understood, Rowney at the very least fails to teach or suggest “...wherein the user need only communicate with the certified trusted third party on the first network link to complete an entire transaction.” Claim 7. To the contrary, Rowney specifically teaches communications between users and merchants. *Rowney*, Abstract (stating: “Secure transmission of data is provided from a customer computer system to a merchant computer system...”).

Accordingly, Applicants respectfully submit that Rowney cannot be fairly read to anticipate Applicants’ claims.

Rejections under 35 U.S.C. § 103

Claims 1, 2, 5, 6, 21-23 and 31 stand rejected under § 103(a) as being unpatentable over Rowney in some combination with Sosa. *Office Action*, pp. 6-11. Claims 2 and 30 stand rejected as being unpatentable over Rowney in further view of Shavit (U.S. Patent No. 4,799,156). Claim 26 stands rejected as being unpatentable over Rowney in further view of Fox et al. (U.S. Patent No. 6,560,581). Applicants respectfully disagree.

Again, Applicants respectfully submit that Rowney does not teach what the Examiner cites it for, as above, and that no other reference of record accounts for this deficiency. Moreover, Applicants respectfully submit that Sosa does not qualify as prior art due to Applicants' claim for priority. Thus, all rejections based on Sosa should be withdrawn.

Accordingly, Applicants respectfully submit that the claims are presently in condition for allowance.

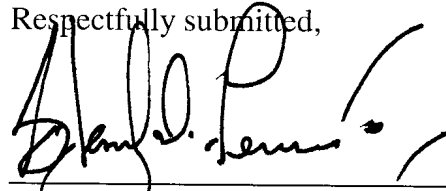
Request for Interview

Applicants are including an Applicant Initiated Interview Request Form and respectfully request the courtesy of a telephone interview prior to issuance of a further office action.

Conclusion

In summary, it is respectfully submitted that the instant application is presently in condition for allowance. A Notice of Allowance is hereby earnestly solicited. If there are any further issues in this application, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Stanley D. Ference III", written over a horizontal line.

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